Early Awareness Tools

- College planning tips feature for high school juniors
 Located at http://mapping-your-future.org/features/juniortipsnf.htm
- College planning calendar for high school seniors
 Located at http://mapping-your-future.org/features/seniorcalendarnf.htm

Financial Literacy Tools

- Loan consolidation calculator:
 - Located at mapping-your-future.org/features/dmconsolidnf.htm
 - Allows borrowers to estimate the repayment period, interest rate (the weighted average interest rate of the loans to be consolidated, rounded up to the nearest 1/8th of one percent, not to exceed 8.25 percent), and repayment schedule if they consolidate (up to 16 loans to be consolidated)
- Student loan calculator:
 - Located at mapping-your-future.org/features/loancalcnf.htm
 - Allows borrowers to estimate payments on federal student loans, as well as determine how much salary is needed to support student loan debt
- Debt/salary wizard:
 - Located at mapping-your-future.org/includes/debtWizard.cfm
 - Interactive calculator which helps students and parents determine how much salary is needed to support the payments on current and future student loan debt and how much the student can borrow based on future expected earnings
- Deferment navigator
 - Begins at mapping-your-future.org/paying/defernavnf.htm
 - Allows borrowers to determine deferment eligibility based on when their oldest outstanding loan was disbursed. Borrowers using this feature won't be confused by the entire list of student loan deferments, when they are only eligible for a few select types. Their are two deferment eligibility charts for Federal Perkins Loans and three for the Federal Family Education Loan Program and Federal Direct Loan Program. The later three have two versions: one which includes links to the blank deferment request forms (PDFs) and one without. If you have customized or online deferment forms on your site, you'll want to wrap the charts without forms.
- Budget calculator
 - Located at mapping-your-future.org/features/budgetcalcnf.htm
 - Allows users to create a monthly budget, reminding them of various expenses including transportation expenses, grocery items, and miscellaneous expenses
- Checkbook balancing tool
 - Located at <u>mapping-your-future.org/features/incontrolnf.htm</u>
 - Enables users to reconcile their bank statements to their check register each month (without storing their information)